

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James R. Burkey, Jr.  
Julie L. Burkey  
Debtors

Case No. 20-01072-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 18, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ James R. Burkey, Jr., Julie L. Burkey, 744 Almoney Road, Wrightsville, PA 17368-9694
5314705	Discover, PO Box 742655, Cincinnati, OH 45274-2655
5314717	Vistana Portfolio Services, PO Box 204491, Dallas, TX 75320-4491

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 18 2025 22:45:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jul 18 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2025 18:55:48	SOFI LENDING CORP C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314700	EDI: CITICORP	Jul 18 2025 22:45:00	Best Buy Credit Svc., PO Box 9001007, Louisville, KY 40290-1007
5314701	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 18 2025 18:55:53	Best Egg, PO Box 5493, Carol Stream, IL 60197-5493
5330256	EDI: CITICORP	Jul 18 2025 22:45:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5314702	+ EDI: CITICORP	Jul 18 2025 22:45:00	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
5314703	+ EDI: CRFRSTNA.COM	Jul 18 2025 22:45:00	Credit First, 6275 Eastland Road, Brookpark, OH 44142-1399
5314704	Email/PDF: creditonebknofications@resurgent.com	Jul 18 2025 18:55:46	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5317927	EDI: DISCOVER	Jul 18 2025 22:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5314706	EDI: CITICORP	Jul 18 2025 22:45:00	Home Depot Credit Svc., PO Box 9001010, Louisville, KY 40290-1010
5330315	EDI: JEFFERSONCAP.COM	Jul 18 2025 22:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5328155	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2025 18:55:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314707	+ EDI: LENDNGCLUB	Jul 18 2025 22:45:00	Lending Club, 71 Stevenson Street, Ste. 300, San Francisco, CA 94105-2985

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5487626	Email/Text: nsm_bk_notices@mrcooper.com	Jul 18 2025 18:51:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
5487627	Email/Text: nsm_bk_notices@mrcooper.com	Jul 18 2025 18:51:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, Bankruptcy Department
5314708	+ Email/Text: Darren.Pedaci@northwest.com	Jul 18 2025 18:51:00	Northwest Bank, PO Box 3001, Warren, PA 16365-1101
5321136	+ Email/Text: Darren.Pedaci@northwest.com	Jul 18 2025 18:51:00	Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
5449481	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2025 18:50:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5449482	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2025 18:50:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101, PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5330730	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2025 18:50:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
5314699	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2025 18:50:00	BBVA USA, PO Box 11830, Birmingham, AL 35202
5505114	EDI: PRA.COM	Jul 18 2025 22:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5505115	EDI: PRA.COM	Jul 18 2025 22:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5325500	EDI: Q3G.COM	Jul 18 2025 22:45:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5320914	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 18:56:04	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314709	+ EDI: CITICORP	Jul 18 2025 22:45:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
5330765	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 18:55:57	SoFi Lending Corp, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314710	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 18 2025 18:55:45	Sofi Lending Corp., One Letterman Drive, Building A Ste., San Francisco, CA 94129-1518
5373700	^ MEBN	Jul 18 2025 18:46:22	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5314711	+ EDI: SYNC	Jul 18 2025 22:45:00	Syncb/Pay Pal, PO BOX 965005, Orlando, FL 32896-5005
5315105	^ MEBN	Jul 18 2025 18:47:26	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5314712	EDI: SYNC	Jul 18 2025 22:45:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0090
5314713	+ EDI: SYNC	Jul 18 2025 22:45:00	Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738
5314714	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2025 18:50:00	TBOM, PO Box 105555, Atlanta, GA 30348-5555
5325325	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2025 18:50:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

5314715	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 18 2025 18:51:00	Toyota Motor Corp., 5005 N River Blvd. NE, Cedar Rapids, IA 52411-6634
5322685	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 18 2025 18:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5326808	+ Email/Text: bankruptcy@bbandt.com	Jul 18 2025 18:51:00	Truist Bank, Servie Finance Co LLC, 555 S Federal Hwy No 200, Boca Raton, FL 33432-6033
5329476	Email/Text: bankruptcydept@uhm.com	Jul 18 2025 18:50:00	UNION HOME MORTGAGE CORP., CENLAR FSB, BK Department,, 425 PHILLIPS BLVD., EWING NJ 08618
5314716	Email/Text: bankruptcydept@uhm.com	Jul 18 2025 18:50:00	Union Home Mortgage, 8241 Dow Circle WE, Strongsville, OH 44136
5329331	EDI: AIS.COM	Jul 18 2025 22:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5314718	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 18 2025 18:56:04	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
5328544	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 18 2025 19:06:18	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5320468	+ EDI: CRFRSTNA.COM	Jul 18 2025 22:45:00	credit first na, po box 818011, cleveland, OH 44181-8011

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5329695	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5322686	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Daniel Philip Jones	on behalf of Creditor UNION HOME MORTGAGE CORP. djones@sterneisenberg.com bkecf@sterneisenberg.com

District/off: 0314-1  
Date Rcvd: Jul 18, 2025

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Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Jodi Hause	on behalf of Creditor UNION HOME MORTGAGE CORP. jodi.hause@usdoj.gov pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor UNION HOME MORTGAGE CORP. wbecf@brockandscott.com mario.hanyon@brockandscott.com
Thomas William Fleckenstein	on behalf of Debtor 2 Julie L. Burkey Tom@TomFleckenstein.com TFleck84@yahoo.com
Thomas William Fleckenstein	on behalf of Debtor 1 James R. Burkey Jr. Tom@TomFleckenstein.com, TFleck84@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1

James R. Burkey Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7692

EIN --

Debtor 2

Julie L. Burkey

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3396

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01072-HWV


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James R. Burkey Jr.

Julie L. Burkey

7/18/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**